



# ionTuition

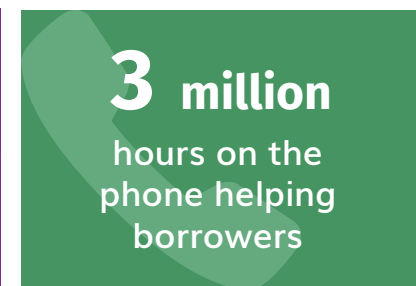
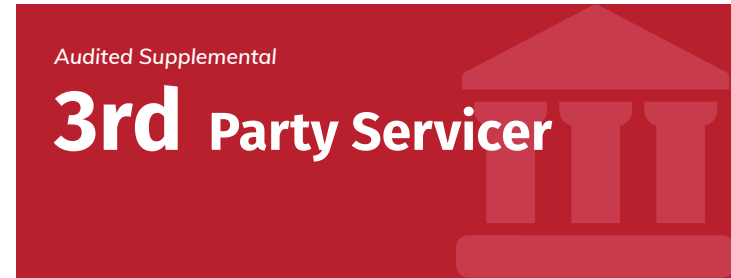
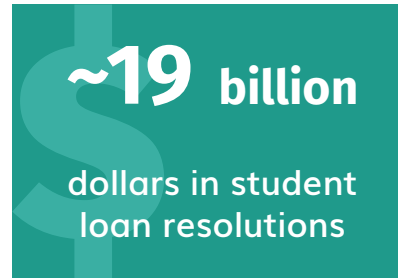
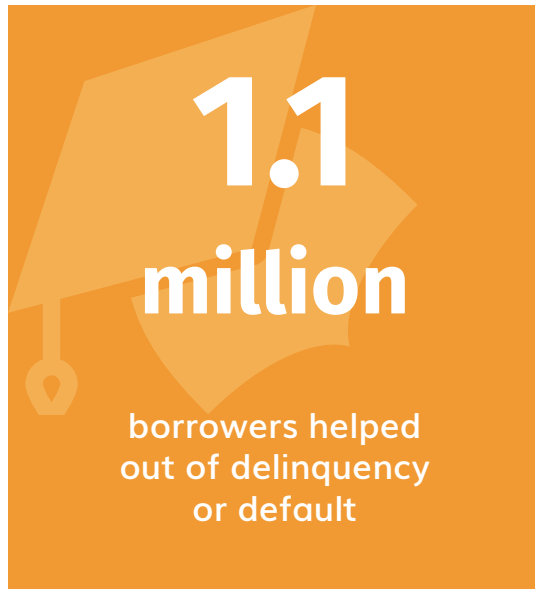
## Student Loan Benefits

**A Better Way to Repay**



# Why IonTuition?

We are a Ceannate company. IonTuition, along with our Ceannate affiliates, have unmatched experience:



## The Only Comprehensive Student Loan Benefit

- » Student loan repayment planning
- » Contribution programs
- » College planning

## Direct Link into Federal Student Loan Servicers

- » Audited 3<sup>rd</sup> party servicer
- » Priority phone lines into servicers
- » Auto-refresh of loan data

## Concierge Advisory Services

- » In-house expert counselors
- » 3-way calling with servicers
- » Phone or webchat
- » Default resolution services

# The best investment you can make is in your employees.



## Turnover into Loyalty

Show appreciation by offering relevant benefits and your employees will return the favor by committing to your company.



## Stress into Productivity

Financial stress leads to absenteeism and low productivity. Improve financial wellness and help your employees focus on their work.



## Recruit into Attract

Give job seekers a reason to choose your company over others by including a fully complete financial wellness benefit package.

## Give them the most comprehensive student loan benefit on the market.



**STUDENT LOAN MANAGEMENT AND REPAYMENT PLANNING**



**FREE FAMILY ACCOUNTS**



**CONCIERGE STUDENT LOAN ADVISORS**



**UNBIASED REFINANCING OPTIONS**



**CUSTOMIZABLE 401K AND OTHER CONTRIBUTION PROGRAMS**



**DEFAULT RESOLUTION SERVICES**



**ROI-BASED COLLEGE RESEARCH & PLANNING**





## Loan Management

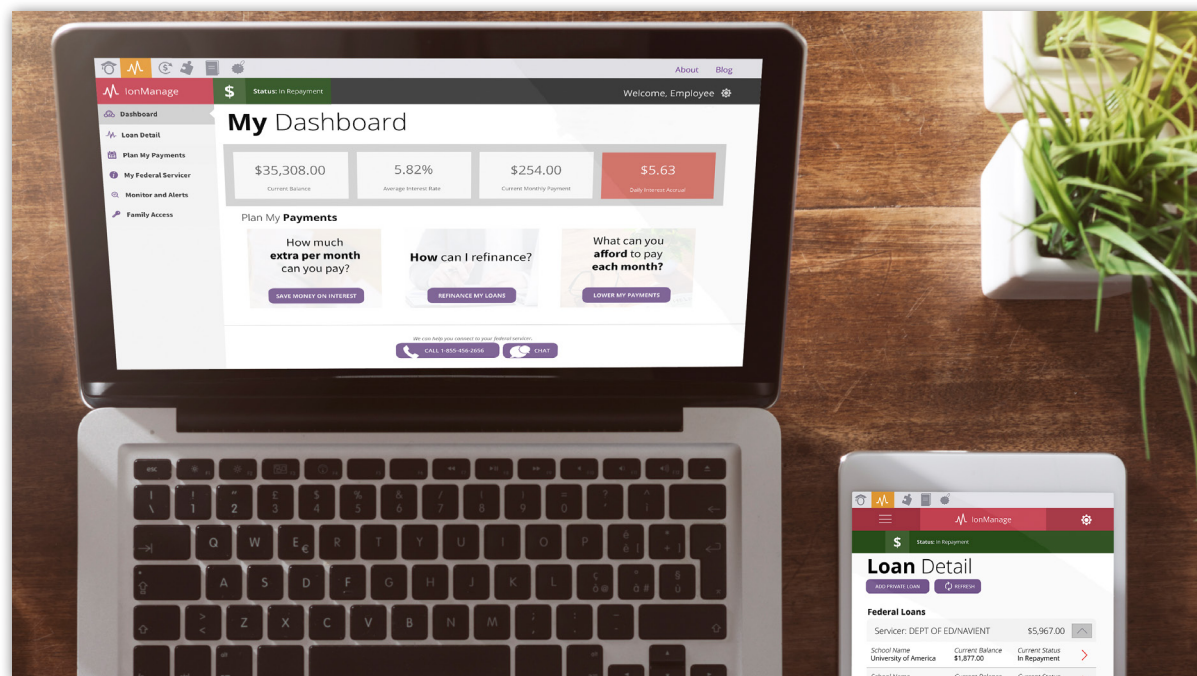
Aggregated federal and private student loan information

Scenario-based repayment planning

Loan monitoring and alerts

## Manage All Student Loans and Plan Repayment

The core component of IonTuition is **IonManage**, the best tool to plan repayment for student loans, complete with concierge student loan counseling.



### Up-to-Date Student Loan Information

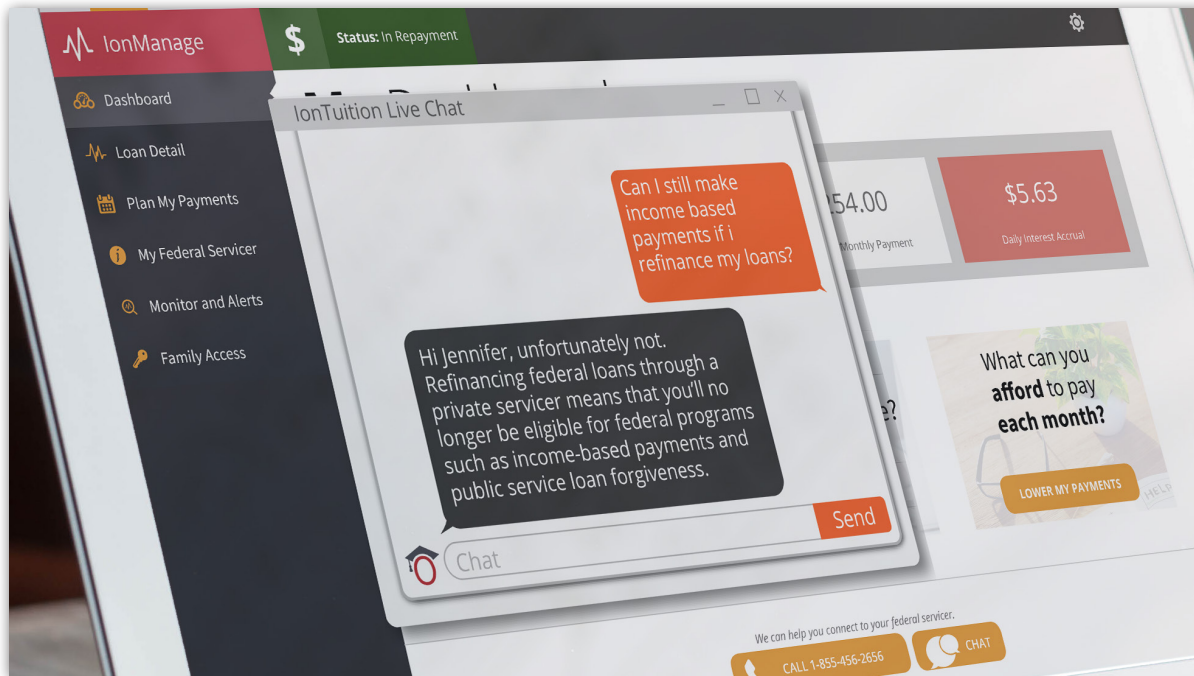
- » Sync Federal loan information directly with current servicer credentials
- » Sync private loan information with ~15,000 lenders

### Student Loan Repayment Management

- » Scenario-based repayment calculators for lowering your monthly payments or saving money on interest
- » Insights into refinancing, income-driven repayment, and extra payments

# Concierge Advisory Services

IonTuition is the only company to help employees deal with the entire, complex student loan debt lifecycle.



## Concierge Services

**Audited supplemental 3<sup>rd</sup> party servicer**

**Phone & webchat with counselors**

**Priority phone lines into all Federal servicers**

**Family benefit**

### Expert Student Loan Advisors

- » 96% customer satisfaction rating
- » Priority connections into all federal servicers to bypass wait times
- » 3-way calling with servicer and employee to suspend or update repayment plan

### Free Family Accounts

- » Invite family members to create their own IonTuition accounts
- » Choose whether to share student loan information with family members
- » Employee may revoke access at any time



## Student Loan Refinancing

Unbiased refinance guidance

Multi-lender searches

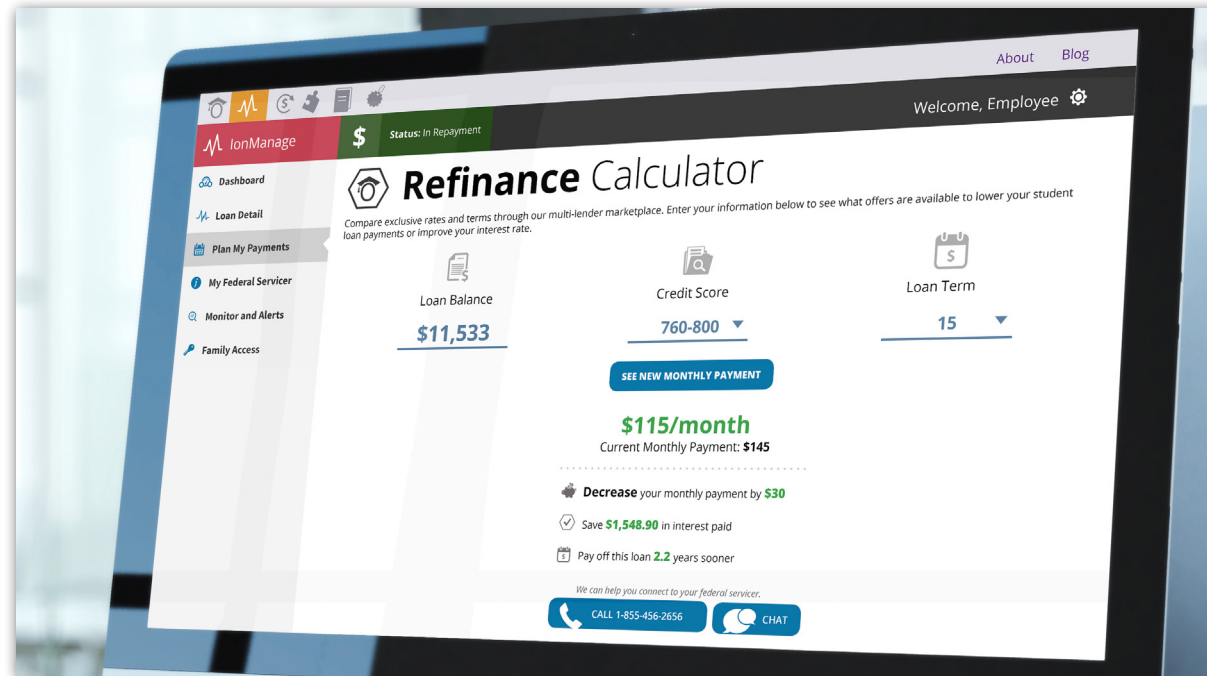
Refinancing calculator

Offers from community banks and credit unions

Exclusive rates

## Refinance Student Loans to Save Money

We offer a marketplace of community lenders with high approval rates, and unbiased advice through our **IonRefinance** feature.

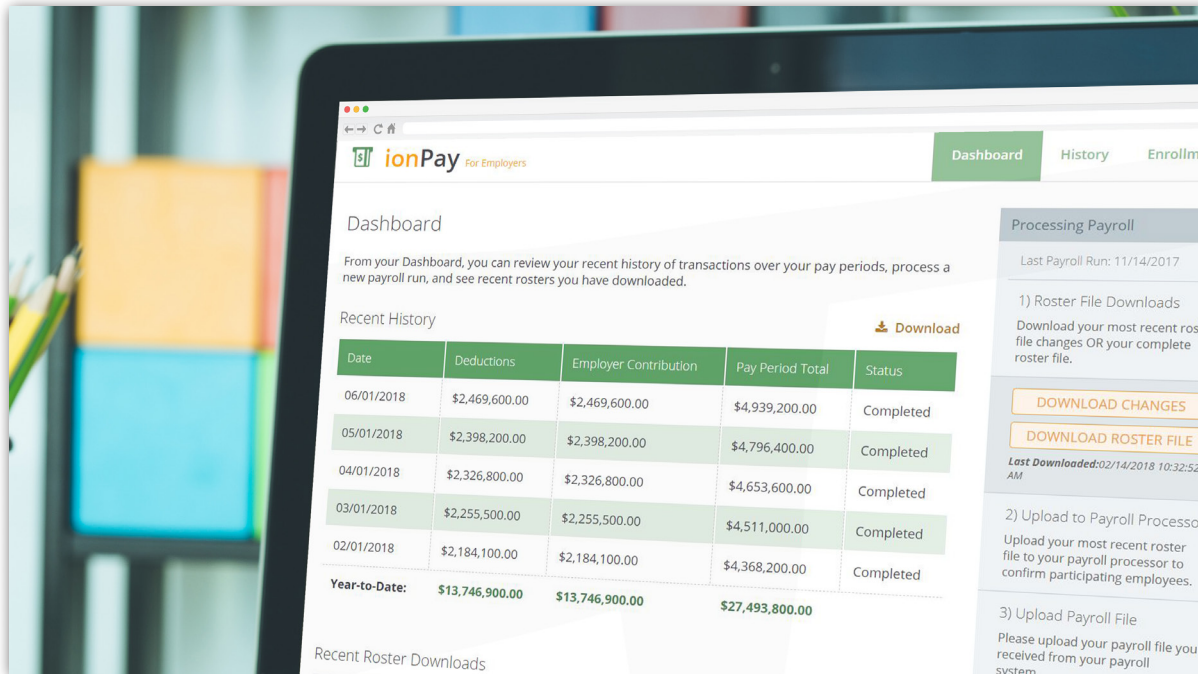


### Unbiased Refinancing Marketplace

- » Calculate how much time, interest, and money you'll save by refinancing
- » Compare refinance against income-driven repayment plans
- » See curated offers from community lenders, such as credit unions and banks *before* any credit checks
- » Variety of options including variable or fixed rates and flexible repayment schedules
- » No origination fees

# Help Employees Pay Down Debt and Save for the Future

Student loan contributions are a proven recruitment and retention tool. **IonPay** makes student loan contributions easy on the employer.



The screenshot shows the IonPay For Employers dashboard. It includes a 'Recent History' table with columns for Date, Deductions, Employer Contribution, Pay Period Total, and Status. The table lists payroll runs from 02/01/2018 to 06/01/2018, all marked as 'Completed'. A 'Year-to-Date' summary row shows totals for Deductions, Employer Contribution, and Pay Period Total. To the right, a 'Processing Payroll' section lists steps: 1) Roster File Downloads, 2) Upload to Payroll Processor, and 3) Upload Payroll File. It also includes buttons for 'DOWNLOAD CHANGES' and 'DOWNLOAD ROSTER FILE'.

Date	Deductions	Employer Contribution	Pay Period Total	Status
06/01/2018	\$2,469,600.00	\$2,469,600.00	\$4,939,200.00	Completed
05/01/2018	\$2,398,200.00	\$2,398,200.00	\$4,796,400.00	Completed
04/01/2018	\$2,326,800.00	\$2,326,800.00	\$4,653,600.00	Completed
03/01/2018	\$2,255,500.00	\$2,255,500.00	\$4,511,000.00	Completed
02/01/2018	\$2,184,100.00	\$2,184,100.00	\$4,368,200.00	Completed
<b>Year-to-Date:</b>	<b>\$13,746,900.00</b>	<b>\$13,746,900.00</b>	<b>\$27,493,800.00</b>	

## Flexible Plan Design

- » Track contribution totals and adjust amounts at any time
- » Easily add or remove eligible employees from your roster on your admin account
- » Employees see total savings and value of benefit from their company's contributions
- » Tie student loan payments to employer-provided 401(k)/403(b) contributions



## Student Loan Contributions

Matching or fixed contribution plans

Easy implementation

Seamless payroll integration

Low per-transaction fees

401(k) and other contribution programs



**IonCure**

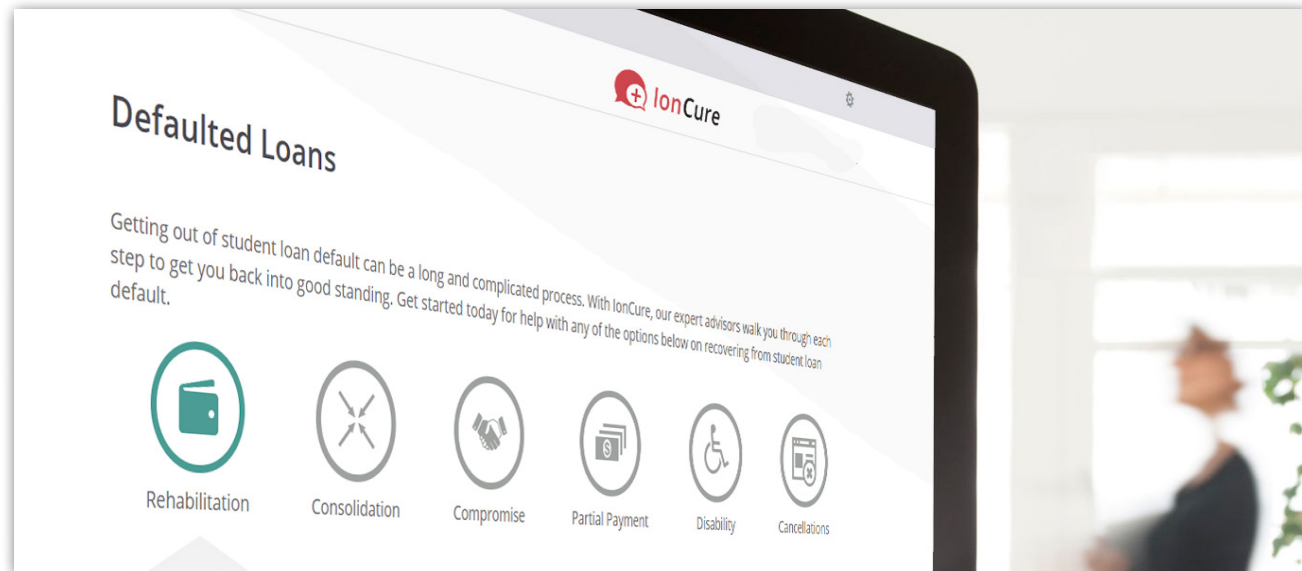
**Measure and improve  
your workforce's  
financial health**

**Cure negative  
student loan status  
for employees**

**Improve productivity  
by reducing financial  
stress**

## Default Resolution Services

Help employees with student loan default find the path to recovery through our **IonCure** premium advising service.



### Automatic Identification

- » When employees load their loans into IonTuition after registering, our system will identify defaulted loans and our advisors will begin the outreach to help.

### Employee- or Employer-Paid

- » Cover some, all, or none of the one-time fee for the employee's IonCure program

### Outreach by Concierge Advisors

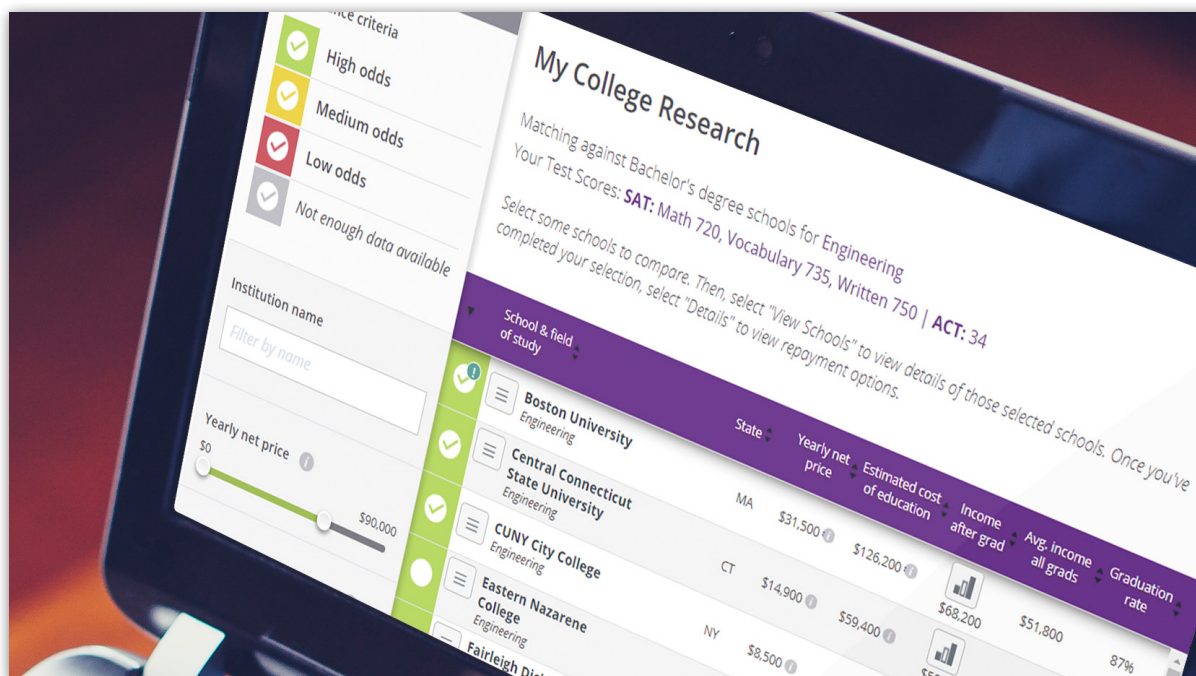
- » Employees request advisory services
- » Educate employees on all available options and place them into sustainable repayment plans
- » Prepare all paperwork for employee signatures
- » Navigate communications between government debt collection agency or student loan servicer to effectively cure the employee's account

IonTuition values privacy and provides a safe, confidential experience to manage the financial wellness of its users. We do not share users' personal or loan information with their employer or other third parties without their consent. Communications between the user, IonTuition, and third parties (e.g. debt collection agency, loan servicer, etc.) are kept confidential or anonymized where sharing is needed to provide requested or necessary services. For more information, view our Privacy Policy here: <https://www.iontuition.com/privacy/>



# Find the Best College for the Right Price

College is one of the largest lifetime financial commitments a person can make. IonMatch helps find an affordable college that graduates high income earners.



## Compare Colleges by Cost of Attendance and Estimated Loan Burden

- » Search for schools by location, degree type, program, test scores, and price
- » Compare cost of education, total student debt, monthly payments, and income after graduation
- » Real-world income sourced from *PayScale* and the *Bureau of Labor Statistics*
- » Academic, admissions, campus data, etc. sourced from IPEDS (*Integrated Postsecondary Education Data System*)



## College Planning

Real-world salary data

Student loan prediction calculator

Filter by odds of acceptance and location

Compare cost of attendance against income after graduation

School contact information

# How Does IonTuition Help Employees?



## IonTuition Helps with Student Loan Repayment

Owen fell behind on his student loan payments and is concerned that he won't be able to get married, start a family, and own a home.



### Loan Management

Owen syncs his student loans through his current servicer account and can view his total balance across his graduate and undergraduate student loans.



### Default Resolution

The IonTuition concierge advisor sees that Owen has defaulted on one of his student loans and helps him through the entire rehabilitation process to recover.



### Expert Counselors

After Owen's default is cured, he connects to an expert counselor and enrolls into an income-driven repayment plan to avoid re-defaulting.



### Text & Email Alerts

Owen sets alerts for all of his student loans and is notified of any changes to his account status to ensure he doesn't re-default.



## IonTuition Helps the Whole Family

Susan and her husband have student loan debt which is impacting them from contributing to their children's college education and their retirement.



### College Planning

Susan helps her children research schools by program type to find a college that graduates the highest income earners for the lowest cost.



### Family Benefit

Susan grants a free account to her husband so he can manage his own loans. She also grants accounts to her college-bound children.



### Refinancing Options


Susan's husband qualifies to refinance her loans for a lower monthly payment, allowing her to put more money towards her retirement.



### Employer Contributions

Susan's employer contributes monthly to her student loans. She applies the contribution to her loan with the highest interest to repay her debt faster.

IonTuition values your privacy and provides a safe, confidential experience to manage your financial wellness. We do not share your personal or loan information with your employer or other third parties without your consent. Communications between you, IonTuition, and third parties (e.g. debt collection agency, loan servicer, etc.) are kept confidential or anonymized where sharing is needed to provide you with requested or necessary services. For more information, view our Privacy Policy here: <https://www.iontuition.com/privacy/>



# Meet the Demand for Student Loan Benefits

Schedule your personal demo today:  
[iontuition.com/contact](https://iontuition.com/contact)

## » Job Seekers **Want It.**

Student loan assistance is the **top, voluntary financial wellness benefit.**

## » Current Employees **Want It.**

In-demand employees are **more likely to stay at their current company** if student loan assistance was offered.

## » Most Companies **Don't Have It.**

Only **11 percent** of companies currently offer student loan assistance.

Source: SourceMedia Research



**Schedule your demo today:**  
[iontuition.com/contact](https://iontuition.com/contact)

